

Certificate Number: 03621-PAE-DE-028151898

Bankruptcy Case Number: 16-14348



03621-PAE-DE-028151898

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on October 3, 2016, at 2:15 o'clock PM EDT, Howard C Tyson completed a course on personal financial management given by internet by Credit Card Management Services, Inc. d/b/a Debthelper.com, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: October 3, 2016 By: /s/Traci Salas

Name: Traci Salas

Title: Credit Counselor